

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

**Notice of
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 3/26/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ernest O. Ryan
9033 Maple Street
Pittsburgh, PA 15239

Susan R. Ryan
9033 Maple Street
Pittsburgh, PA 15239

Case Number:
15-21019-GLT

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-3524
xxx-xx-4436

Attorney for Debtor(s) (name and address):

Kenneth M. Steinberg
Steidl & Steinberg
Suite 2830 Gulf Tower.
707 Grant Street
Pittsburgh, PA 15219
Telephone number: 412-391-8000

Bankruptcy Trustee (name and address):

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Telephone number: 412-471-5566

Meeting of Creditors

*****Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting*****

Date: **April 27, 2015**

Time: **09:00 AM**

Location: **3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **7/27/15**

For a governmental unit (except as otherwise
provided in Fed. R. Bankr. P. 3002 (c)(1)): **9/22/15**

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 6/26/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held:

Date: **4/27/15**, Time: **09:00 AM**, Location: **3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
5414 U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219
Telephone number: 412-644-2700

For the Court:

Clerk of the Bankruptcy Court:
Michael R. Rhodes

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 3/27/15

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	The Court has an electronic filing system. Attorneys must follow the Court's local rules and procedures governing the manner in which documents must be filed. Any paper filed by non-attorneys in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Photo ID/Delays	For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.
Refer to Other Side for Important Deadlines and Notices	
A hearing on a reaffirmation agreement will be fixed only upon request by motion. A list of creditors can be obtained from the Clerk's office. For copies, call (412)644-2700.	

Document Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Ernest O. Ryan
Susan R. Ryan
Debtors

Case No. 15-21019-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
Form ID: B9I

Page 1 of 2
Total Noticed: 24

Date Rcvd: Mar 27, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2015.

db/jdb aty +Ernest O. Ryan, Susan R. Ryan, 9033 Maple Street, Pittsburgh, PA 15239-1627
Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
14017469 +Duquesne Light Company, PO Box 61, Pittsburgh, PA 15230-0061
14017471 +I Care Medical LLC, PO Box 5657, Johnstown, PA 15904-5657
14017472 +JCP/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14017476 +Peoples, PO Box 747105, Pittsburgh, PA 15274-7105
14017477 +Premier Medical Associates, PO Box 644985, Pittsburgh, PA 15264-4985
14017478 Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: julie.steidl@steidl-steinberg.com Mar 28 2015 02:33:24 Kenneth M. Steinberg, Steidl & Steinberg, Suite 2830 Gulf Tower., 707 Grant Street, Pittsburgh, PA 15219
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 28 2015 02:34:26 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 28 2015 02:34:37 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14017470 EDI: HNDA.COM Mar 28 2015 01:38:00 Honda Financial Services, PO Box 7829, Philadelphia, PA 19101
14017464 +EDI: CAPITALONE.COM Mar 28 2015 01:38:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14017465 EDI: RMSC.COM Mar 28 2015 01:38:00 Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14017466 EDI: CHASE.COM Mar 28 2015 01:38:00 Chase/Slate, PO Box 15153, Wilmington, DE 19886-5153
14017467 +E-mail/Text: svincent@creditmanagementcompany.com Mar 28 2015 02:35:23 Credit Management, P.O. Box 16346, Pittsburgh, PA 15242-0346
14017468 +EDI: RCSFNBMARIN.COM Mar 28 2015 01:38:00 Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
14017473 +EDI: TSYS2.COM Mar 28 2015 01:38:00 Juniper/Barclays, PO Box 13337, Philadelphia, PA 19101-3337
14017474 E-mail/Text: camanagement@mtb.com Mar 28 2015 02:34:12 M&T Bank, PO Box 62182, Baltimore, MD 21264
14017475 +E-mail/Text: recovery@paypal.com Mar 28 2015 02:33:27 Paypal, 2211 North First Street, San Jose, CA 95131-2021
14017480 +EDI: AFNIVZCOMBINED.COM Mar 28 2015 01:39:00 Verizon, PO Box 920041, Dallas, TX 75392-0041
14017481 EDI: RMSC.COM Mar 28 2015 01:38:00 Wal-Mart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
14017482 +EDI: RMSC.COM Mar 28 2015 01:38:00 Wal-Mart/Synchrony Bank, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
14017479 ##+The Affiliated Group, 3055 41st NW, Suite 100, Rochester, MN 55901-9013

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2015

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: bsil
Form ID: B9I

Page 2 of 2
Total Noticed: 24

Date Rcvd: Mar 27, 2015

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2015 at the address(es) listed below:

Kenneth M. Steinberg on behalf of Joint Debtor Susan R. Ryan julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;npalashoff@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth M. Steinberg on behalf of Debtor Ernest O. Ryan julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;npalashoff@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
pghecf@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5